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ABSTRACT

A study was conducted to ascertain the scope of entrepreneurial education in community colleges serving major urban population centers and to connect that information with the colleges' role in providing occupational training in other areas. The study sought to provide information on the environment for Senate Bill 862, a bill that would provide funds for community colleges and historically black colleges to develop entrepreneurship training programs in economically distressed central cities and would make loans available for starting small businesses. The study methodology involved a literature review and telephone survey of 26 colleges in large cities in 15 states. The literature review examined program types, curricular components, guides, model programs and case studies, special targets, financial assistance, and outcomes. The telephone interview focused on the scope of current programs, including funding, organization, specific purposes, and collaborations and the potential for the colleges to develop future programs. The interviews revealed that the colleges' involvement ranged widely from fully integrated programs to institutes and ad hoc workshops. A few colleges offered programs leading to associate degrees, but most entrepreneurship training was offered as non-credit, continuing education, and was fully funded by external sources. Contains 43 references. (ECC)

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Entrepreneurship Training in American Community Colleges

A Report to the Kauffman Foundation, Center for Entrepreneurial Leadership
Prepared by the Center for the Study of Community Colleges

January 31, 1994

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Entrepreneurship Training in American Community Colleges

A Report to the Kauffman Foundation, Center for Entrepreneurial Leadership
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This project sought to ascertain the scope of entrepreneurial education in the community colleges of America. The stimulus was the need for information on the environment for Senate Bill 862, a bill that would provide funds for community colleges and historically black colleges to develop entrepreneurship training programs for people in the economically distressed central cities, and would make funds available for loans for people to start small businesses. The project's general purposes were to determine the breadth and coverage of entrepreneurial training among community colleges serving major urban population centers and to connect that information with the colleges' role in providing occupational training in other areas.

The project began in November, 1993 and because of a three-month timeline and the impending holiday season, the Center staff and the Foundation program officer determined that a literature review and telephone survey would be the most feasible means of collecting the desired information. Accordingly, within the first three weeks of the project, the staff did a preliminary scan by phoning officials in twenty-six colleges in large cities in fifteen states. By so doing, the staff was able to get a first look at the magnitude of entrepreneurship training, the colleges that were and were not engaged in it, the names of the college staff members who should be contacted, and an idea of the questions to be asked in

the structured interviews. The staff also determined that the desired information was not available elsewhere; for example, the databases regarding vocational education in the United States are not arrayed so that entrepreneurial training courses in community colleges can be identified.

The telephone interview schedule was prepared to ask questions regarding the scope of current programs, including funding, organization, specific purposes, and collaborators and the potential for the colleges to develop future programs. The interviews were conducted between November 15, 1993, and January 10, 1994, with contacts made in all selected colleges. A summary of the information obtained from each college appears in the section on Interviews.

The following sections report:

	Page
The Status of Senate Bill 862	3
The Scope of Entrepreneurship Training in American Community Colleges	6
The Literature Regarding Entrepreneurship Training	8
The Interviews	41
Summary	50
Recommendations	54

The Status of Senate Bill 862

A bill to promote entrepreneurship training, small business development, and guaranteed loans to potential entrepreneurs "in economically distressed central cities" was introduced by Senator Bradley along with several other senatorial sponsors in summer 1993. Although the bill might better have been placed in the Education or the Labor Committee, it was sent to the Committee on Small Business because it provided for direct loans to small businesses. In an effort to determine the intentions of the bill's sponsors as well as the current status of the bill's progress in the Senate, Center staff members spoke with several people in the major education associations and on Senator Bradley's staff.

The bill was introduced as part of an urban package that Senator Bradley has been sponsoring. Other portions of assistance to economically distressed central cities were included in the urban reconciliation package, passed in summer 1993, which set up empowerment zones and allowed for direct funding to assist the people in those areas. But SB.862 is a stand-alone bill and, as of December 1993, no hearings had been yet held or scheduled by the Committee on Small Business.

The bill was <u>not</u> initiated by the education associations. In fact, no one who we contacted in any of the associations (American Association of Community Colleges; League for Innovation in the Community College; American Council on Education) or in the university-based centers concerned with post-secondary education had even heard of the bill. This dearth of interest is also reflected in several comments regarding the unlikelihood of the bill's passing "until the field gets busy and writes to Senator Bradley." Although the senator was able to retrieve $1 billion for depressed communities, including direct funding to

empowerment zones for rebuilding, and including entrepreneurship training, SB.862 by itself was getting little apparent support.

Why a separate bill when the Small Business Association (SBA) is active in the area that the bill covers? One reason is that the Small Business Development Centers sponsored by the Small Business Association typically provide information about small business development but not training courses for potential entrepreneurs, whereas SB.862 provides for short courses for small-scale businesses run by low-income people. The community colleges were named in the bill, along with historically black colleges and non-profit community organizations, because many of the colleges are located in the central cities and because providing training programs is what they are supposed to be doing. The bill would provide funds to the colleges for that purpose. The key is that micro-enterprise programs are the model, programs specifically offered for low-income females, small-scale businesses operated by minorities, start-up enterprises of the most modest level. Apparently the community development agencies and the SBA-sponsored projects have not fully captured that market, especially the training components of it.

What can be done now? The community colleges of the nation are not likely to put their efforts behind the bill. Some of the subgroups organized within the major education associations might leap into the arena. For example, the American Association of Community Colleges has a subgroup on minority affairs and a commission on urban college affairs. Both of these would probably be interested in the bill, as would the American Council on Education's Office of Minority Affairs. From the standpoint of individual community colleges, the opportunity to retrieve funds in order to develop programs for

minority entrepreneurs in the central cities might be welcomed by many of the colleges, especially those with prior involvement in such efforts.

In the meantime, the bill is languishing. The Small Business Committee may be influenced by the Small Business Administration people, who, among other things, fund about 500 Small Business Development Centers around the country. Hence, a question remains as to how they view a bill proposing to fund programs in community colleges and historically black colleges. If the education community, associations, presidents, and the like do not get behind the bill and encourage their senators to speak out on its behalf, the bill may very well die at the end of the second session of the 103rd Congress. However, there seems little likelihood of mustering much support from the education community unless some group takes on the mission of energizing them.

The minority enterprise organizations in inner cities are not of themselves likely to support the bill or its provisions. They may well view the colleges as competitors for the same types of funds that they have been receiving to do the work of entrepreneurship and small business development in the inner cities. However, as noted further on in this report, some good examples of cooperation between community colleges and such organizations are available and there might be highlighted as organizational models, just as the community colleges that have developed actual training programs can be highlighted as models of curriculum in this field. In summation, there are separate issues of organization and collaboration on the one hand and curriculum and program planning on the other.

Scope

Entrepreneurship training is typically seen as a subset of workforce training, an area of interest co-equal with pre-baccalaureate education in American community colleges. The difference between entrepreneurship training and small business development on the one hand, and workforce training on the other, lies both in program content and in people for whom the programs are intended. Workforce training is designed to improve the skills of current or prospective employees. The community colleges provide such training in several ways: on a contract basis with employers who plan program content with college representatives; through credit-bearing courses that teach job skills ranging from the specific to general; and in well-integrated programs, especially in the health fields and the technologies.

Entrepreneurship training is designed to assist people in starting their own businesses. Its content ranges from developing a business plan, to obtaining licenses and loans, to marketing, and all the way up to employing other people to operate a business successfully. It is usually provided by the colleges outside their college-credit business curriculum, separately funded, and in collaboration with other community agencies. The range of the programs is from the three-hour workshop on such topics as How to Obtain a Business License to the two-year program that monitors the individual by providing courses on all aspects of business development successively. The colleges may also sponsor Business Incubators, which assist small business startups by providing housing and services until the businesses can run on their own.

Community colleges generally are involved both in workforce training and in

entrepreneurship training, although the magnitude of the former is considerably greater than that of the latter. Information about workforce training is available from numerous sources. Several national associations are concerned with it, the most prominent being the American Society for Training and Development, The American Association of Community Colleges, and The League for Innovation in the Community College. Their reports point out how the colleges provide work force training for business, industry, labor, and government in their service areas. These activities are a natural outgrowth of the occupational, vocational, and technical education programs that community colleges have provided for many decades.

Entrepreneurship training on the other hand is much more modest in scope. The only major national association with any interest in this area is the Small Business Administration, which sponsors several hundred Small Business Development Centers around the country, many of them organized in association with the local community colleges. The literature in this area of training is scant, although some programs organized by community colleges are described in single-college studies. No overall assessment of the number of these programs in place or the scope, purpose, and clientele, and funding of such programs has been made.

The Literature

What has been written about entrepreneurship programs in the American community college? Who is served? Through what channels? A search was conducted of the Educational Resources Information Center's (ERIC) files from 1982 to fall 1993. Approximately 180 journals, published reports, and "fugitive" documents were examined, and information deemed useful for this project was derived from about 50 reports. A sample of these reports is presented here which, together with the telephone interviews, provide a snapshot of entrepreneurship training in American community colleges.

Before highlighting the major findings from this literature review, some general remarks are in order.

> Only printed reports could be analyzed; thus the programs in colleges whose publications are not available could be found only by means of the telephone interviews.

> Several of the documents focused on entrepreneurship in international situations and within larger companies; these did not appear to be pertinent to this study.

> Much of the literature described specific curricula in colleges in rural areas and was scanned only for the content of these courses.

> Some papers presented a rationale for small business programs, entrepreneurship, or incubators but did not discuss the programs themselves.

> Because of changes in personnel or funding, some of the programs operative five or ten years ago are no longer functioning.

This literature review is divided into seven areas: Program Types; Curricular

Components; Guides; Model Programs and Case Studies; Special Targets, Financial Assistance, and Outcomes. (An asterisk identifies the colleges cited for which telephone interviews were also conducted.)

Program Types

Although no national data sets are available about numbers or types of projects, several reports describe state-wide efforts to promote entrepreneurial competence for their students, as well as special attempts to stimulate employee/worker relationships in small business endeavors. Many of these reports are based upon surveys conducted to determine special needs and programs in various institutions.

A report by Minnesota's State Council on Vocational Education (1989), for example, followed findings from a survey that had identified 1,169 entrepreneurial graduates of the state's technical institutes. Useable responses were received from 361 (32.1%) of the 1,169 former students who had come from 71 different vocational programs--primarily from agriculture, marketing/management, industrial trades, and service areas. The business operations in which these individuals were engaged were relatively small, averaging about five employees, while the types of businesses were mainly service-oriented but also included agriculture, retail sales, construction, wholesale, and manufacturing. The respondents designated as essential five key business management competency areas: management of capital/cash flow, use of computers, business planning, marketing skills, and accounting tax procedures. The report recommended that small businesses and entrepreneurial education programs emphasize these five competency areas, that vocational instructors be involved in business management initiatives in all program areas, and that managerial skills be

emphasized in the business curricula.

California supports its community colleges in developing Employer-Based Training (EBT) programs, which address the economic development needs of local communities by providing training in new technologies, restructuring programs to meet industry needs, offering courses in starting a small business, and participating as partners with local industry and businesses. Of the EBT projects funded in 1987-88, five specified small business assistance/development. In the total 32 funded projects, 68% participants were white, 16% Hispanic, 13% Asian, and 5% black: 65% were male. While women and Hispanics tended least likely to be employed before training, they were most likely to complete the training and to obtain post-training employment. Career counseling and/or assessment were provided in 18 projects, 15 furnished job placement assistance, 9 offered remedial instruction, and 6 engaged in mentoring the participants (Carvell, 1988).

During the 1985-86 academic year, information was gathered to determine the extent of the relationship between business and industry and the community college system in Kansas. The data indicated that 20,175 employees of 425 businesses in the state were served by community colleges offering 731 courses and 351 non-credit services through 40 major educational programs. On average, each college served over 1000 employees of 22 businesses, and each of the colleges generated at least 22 credit hours by serving business/industry (Gainous et al, 1987).

The national economic situation and the special role of the colleges in economic development were examined in Kentucky's review of its community college system (Kentucky University, 1989). This report includes a review of technology transfer,

exemplary economic programs at two-year colleges nationwide, and tech-prep associate degree programs. Services to small businesses were also reviewed.

Waddell's issue of New Directions for Community Colleges (1991) presents a major overall of many economic and workforce activities across the country, ranging from distance learning to small business development centers.

Although not a statewide report, Borquist's (1986) description of a unified marketing plan in Clackamas (OR) Community College is notable. The plan provided a range of services, all stressing the importance of partnerships with other agencies. Many different market strategies were consolidated into the unified marketing plan, which packaged formerly separate services--for example, information and referral, one-on-one counseling, pre-employment training, tailor-made training, and professional development services. In addition, the plan established true partnerships with both governmental and private agencies.

Clackamas also identified six distinct segments among its business and industry clients, a taxonomy that could be exported to other programs with similar goals. Explorers are people with few business management skills but who are investigating business opportunities; Start-ups are those individuals with more definite plans and commitments who require specific assistance; "Micro" Businesses comprise the vast bulk of the district and state's business population; Small Businesses are firms with one to four employees or those that have been operating for less than one year; Established Businesses are in operation over five years with 20 to more than 50 employees; and Declining/In Trouble Businesses are usually privately owned, have less than 50 employees, and are in profit trouble because of declining involvement or poor management.

Another cooperative effort that was rooted in a single community college concentrated on minorities and women. The Preparation for Profit (PREP) four-session entrepreneurial training seminar was offered by a consortium of three units--LaGuardia Community College/City University of New York *, the New York Metropolitan Transportation Authority, and Coopers and Lyland, a professional firm providing financial aid and consulting services (Informed Decision Services, 1992). Designed to enhance opportunities for minority and women-owned businesses to obtain public certification and to win contracts, the PREP program included an evaluation component. Of the 146 (39%) 1981 PREP graduates responding to a survey, one-third had been certified as a minority- or woman-owned business since taking part in PREP; over one and a half times more respondents had received a government contract after PREP participation; 65% of the respondents currently used brochures as a marketing strategy after the training versus the 39% utilizing such devices prior to participating in PREP; almost 50% more reported using business slogans after the training; 40% more prepared income statements, 34% more prepared financial statements, and 25% more prepared balance sheets after PREP participation. Fifty-eight percent (58%) of the PREP alumni reported receiving additional benefits from PREP, such as networking (53%), receiving business from other participants (21%), purchasing products or services from other participants (18%), engaging in joint ventures (9%), or applying for contracts with other participants (7%). Of those who had purchased equipment, 50% indicated that information provided in PREP helped them choose the right systems.

Moving now from the state and then single college projects to the few extant national programs, Jones (1989) presents an account of the 1983-1989 activities of the Minority

Business Enterprise Project (MBEP), whose objectives are to provide education, training, and assistance to minority entrepreneurs, business owners, and managers through two-year colleges. Among the agencies cooperating in this nationwide effort were the American Association of Community and Junior Colleges, participating high schools and community colleges, the Minority Business Development Agency, minority business development centers, and the National Minority Supplier Development Council. The only federal agency created specifically to "establish policies and programs for strengthening and expanding the nation's minority business community... the agency funds... approximately 100 Minority Business Development Centers" (Jones, 1989, p.8). Minority entrepreneurships are provided with better management and technical assistance to start or expand businesses.

Palmer's (1990) comprehensive and informative literature review of issues relating the community college to business and industry presents an overview of services that colleges offer to students (skills upgrading, entry level preparation). Many community colleges across the country have made business an important consumer of their services, including such instructional assistance as customization and non-vocational courses and such non-instructional services as assessment, technology transfer, grantsmanship, and consulting. Consulting services are often administered from especially developed small business centers or incubators--for example, Pueblo Community College's (CO) Myers Center for Small Businesses (Katsinas and Lacey, 1989) and Green River Community College's (WA), (1986) Education and Training Center.

Noting Thomas' (1989) description of various business centers and incubators that, while dealing exclusively with rural centers, speak to the issues explored here, Palmer goes on to

say that the examples offered by Thomas clearly demonstrate that in many colleges,

> business enterprises have clearly become a major focus of the community service mission. These institutions view themselves as agencies of community renewal, responsible not only for education and service, but for the economic well-being of the community as a whole. If venture capital is needed, they will help the community to obtain it. If a local company wants to expand its operations, then the college will seek out grant monies that may help defray the associated training costs. If unemployment is rising and the economic climate turns downward, then the college will bring together government agencies, businesses, and community leaders in an effort to seek solutions. Many colleges, in short, take responsibility for community action leading to an improved business environment. They are catalysts for economic development. (Palmer, 1990, p. 19)

Although "Developing Rural Business Incubators" (Weinberg and Burnin, 1990) is oriented to small communities, it provides information relevant to any project dealing with small businesses and entrepreneurship in both rural and urban areas. From 1981 to 1985, firms with fewer than 20 employees created about 88 percent of all new jobs in the United States economy. And between 1978 and 1987, 281,000 new businesses emerged in rural areas that were at least 60 miles away from the nearest metropolitan area and that are often less competitive than the urban centers. Describing the promotion and proliferation of entrepreneurship and assistance to communities that have low levels of new business formation, Campbell (1988) also stressed the importance of incubators, which differ from other entrepreneurial development strategies by offering comprehensive business assistance services and business network capabilities to start-ups or for new firms in interactive environments within a major facility.

In most of these reports, although the colleges and the businesses served are the units of analysis, college-business partnerships and entrepreneurship activities eventuate in individual economic development. Much more is needed to assess the efforts of these college activities

on worker skills and productivity. Smith (1987), interpreting findings from his study of first-year community college business majors, pointed to a need for further research in such areas as systematic career development programs, the underlying sociological and psychological factors that contribute to what he perceived as the greater career maturity and certainty among females, and the retention rates of students with initially low career maturity scores compared to students with initially high scores. His proposed four-step career counseling model calls for identification of a corps of academic advisors within each department or division, identification of incoming freshman who are in special need of career planning assistance, preliminary conferences to verify initial screening test results, and referrals to a career center.

Curricular Components

Many of the reports previously cited in this literature review allude to program and curriculum components. Some of the papers, however, deal more specifically with these components, and these are noted here.

Clayton, (1989, 1990) addresses the need for entrepreneurship education in Canada's community colleges. Describing the entrepreneurial curriculum at Confederation College, he argues that entrepreneurship be taught as an extremely practical applied subject either inside or outside a college business division. The objectives of teaching entrepreneurship education include increasing awareness of entrepreneurship as a career choice; improving students' prospects for business survival through a variety of conceptual and applied courses; informing all students of the nature and importance of entrepreneurship, as well as the risks and difficulties encountered by entrepreneurs; and providing curriculum that is aimed

specifically at developing entrepreneurial behavior in key employees of all firms.

Where to place entrepreneurial studies in a postsecondary curriculum is one important issue. Although there are sound reasons for setting these courses in business departments, Clayton (1990) recommends a multi-disciplined, multi-track approach. The studies themselves should focus on vision, creativity, intuition, awareness, and common sense. The instructional methods should include the use of video and audiotapes, business experts and entrepreneurs as guest speakers, idea generation exercises, and product development projects.

Confederation College's 19-course program is offered as a model of curriculum. It includes courses on the characteristics, motivation, and behavior of entrepreneurs; creative thinking, idea generation, and problem solving; market analysis, and consumer and competition surveys; advertising approaches; and the pressures faced by entrepreneurs.

What should schools teach in other areas of entrepreneurial studies? While many people regard entrepreneurship and small business management as the same, according to Clayton (1989), entrepreneurship focuses heavily on

> ...identifying and assessing market opportunities for new business start up and upon the needs and process of establishing a new company. Small business management, by contrast, deals with the various aspects of operating an established firm. The two fields share some common ground and can often be dove-tailed but they tend to have significantly different focuses.
>
> Entrepreneurial studies should focus heavily on vision, creativity, intuition, awareness and common sense . . . hardly the core content of small business management courses.
>
> At Confederation College entrepreneurship students are encouraged to develop a sense of 'opportunity radar' and to keep it switched on. It is based on a variety of methods of identifying potential product, service and market opportunities that could form the basis for a new venture.
>
> On the more technical side ..., students should be taught the basics of

> opportunity assessment or feasibility studies as well as skills in the area of market studies, needs assessment for start-up, business planning and business management. At a more basic level, students need training in the legal aspects of business establishment and operation, start-up funding and financial issues and sources of financial, technical and other assistance.
>
> Unlike much of business education, entrepreneurship studies are heavily focused on the nature and performance of an individual - the entrepreneur... who has the vision, decides to act upon it, musters the necessary resources and endeavors to make the vision a reality. Given this, it follows that curriculum in entrepreneurship should include a variety of subjects dealing with the nature, behavior, and tasks faced by the entrepreneur. This would include lifeskills training, interpersonal skills development, decision making, risk-taking, . . . and redirecting skills... The prospective entrepreneur should go into entrepreneurship with his or her eyes wide open, aware of its demands ..., and prepared for the rigors of a 60-, 70- or 80-hour work week during the start-up period (Clayton, 1989, no pages).

In another paper, entrepreneurship training programs are described at satellite centers in Canada as well as in the Caribbean, Poland, Malaysia, and China. The Center for Entrepreneurship for the Northwest (CEN) is a formalized education program established in conjunction with Lakehead University, the Polestar Program to provide special training to public assistance recipients, and the Small Business Counselor Program. Clayton (1992) provides an overview of the evolution of Confederation College's expertise, and documents the courses and programs developed at the school. Also included are eight sections on External Recognition, which lists the organizations that have formed partnerships with the NEC and the CEN as well as consulting recipients and conferences attended by Confederation College personnel; Quality, which provides quotations from prominent service recipients; Resources; Support of the College Mission Statement and Objectives; Programs and Services, providing program names, dates and brief profiles, as well as 36 course descriptions; Contributions to Applications of Knowledge, which reviews programs replicating the NEC model; Marketability, which provides data on the numbers of firms that

have paid for NEC services; and Strategic Educational Partnerships, which lists NEC and CEN partnerships with business groups, government ministries and agencies, and foreign groups.

El Paso (TX) Community College* developed a Business and Industry Center that offers a comprehensive range of services, including short- and long-term, credit and non-credit, and on- and off-campus courses; information services; and walk-in technical assistance. Services are provided through four functional components: Continuing Education for Business and Industry, which includes business, management, industrial, real estate, computer skills, secretarial science, and word processing; the Worker Training Institute, which offers college credit courses at business and industry sites; Project 90, the Chamber of Commerce training clearinghouse; and the Small Business Resource Center, a walk-in technical assistance center catering especially to very small businesses, minority businesses, and women in business. These four components link with each other and with other colleges departments to effectively focus available resources. (Troyer, 1985)

Small business courses for older Americans, promoted in handbooks developed by the American Association of Community and Junior Colleges, include such course units as Small Business Today, designed to acquaint the student with the nature of small business and the characteristics of a successful entrepreneur; The Business Plan, devoted to understanding the elements of plan development; and Marketing, with information concerning market research and the development of a marketing plan. Also identified as key elements are units in Site Location; Advertising; Financial Management, with assistance in identifying the elements of an accounting system, analysis of financial statements, and budget preparation; Management;

Legal Aspects of three forms of businesses (i.e. sole proprietorship, partnership, and corporation), with information on rules about contracts and liabilities; Insurance; Taxes, designed to familiarize the student with federal, state, and local tax obligations; Buying or Starting a Small Business; and Raising Capital. (AACJC, 1983b)

The Corporation for Enterprise Development (CFED), a private, non-profit organization, has worked with various states to develop a state role in economic development. It has integrated income maintenance systems with economic development and training, established demonstration programs, and met with Congressional members who favor legislation to allow individuals receiving unemployment insurance to seek funds for business start-ups. England and France operate similar programs. (Lamb, 1987)

Also highlighted in Lamb's (1987) report are descriptions of several programs in Illinois community colleges and elsewhere. Salient features of these programs include:

> New Jobs, Inc., Philadelphia

Low income minority and female entrepreneurs are helped to start and expand businesses by the Pennsylvania Department of Public Welfare. The entrepreneurs' businesses must employ at least five individuals in order to participate in the program.

> Project RISE, Daytona, Florida

Eleven weeks of classroom training and hands-on expertise are provided to economically disadvantaged participants who are able to demonstrate marketable skills and management ability.

Some of the businesses started included a real estate journal, an upholstery company, a barbershop, and a catering truck.

> Wasatch Front Enterprise Center, Salt Lake County, Utah

This one-step resource center for individuals interested in starting their own businesses or in assisting struggling new businesses features a guidance program that includes teaching basic business skills. Potential entrepreneurs also receive assistance in self-assessment in order to determine whether self-employment and business ownership are appropriate for them.

> Niagara Community College, Sanborn, New York

Funded by a grant from the State University of New York, Niagara Community College has conducted two sessions annually since 1984. The small business development center counselors provide 60 hours of training, three hour sessions in such areas as marketing, taxes, business law, human resources management, basic management, and loan packaging. The program also arranges internships at businesses similar to those the entrepreneurs plan to start. (Lamb, 1987)

Guides and Model Programs

Several guidebooks and model programs accounts describe procedures for developing business plans that enable individuals to start and operate small businesses (Harrison, 1990; Jellison, 1983; Golden, 1984; Burks, 1984). These reports provide information on pre-

business considerations, developing business and financial plans, seeking legal and professional advice, and federal labor laws. Sometimes they target a particular group--for example, Pima (AZ) Community College's guide to facilitate home-based business development for older adults features profiles of 10 types of cottage industries and outlines for class or workshop series for home-based businesses.

Jellison (1983) provides a rationale and outline for program planning coordinated by the National Small Business Training Network (NSBTN). Here various college programs are used as models, and collaboration opportunities between universities and two-year colleges are identified. A similar report coordinated by the American Association of Community and Junior Colleges (Burks and Others,1984) is directed to minorities who are potential entrepreneurs.

Descriptions of several other model programs are contained in the literature, some of which will be discussed in this section. A guide developed in New York state (Finger Lakes Regional Education Center for Economic Development, 1987) for example, describes seven model programs developed to meet the training needs of women and minority entrepreneurs. These models are designed to help their businesses survive and grow, as well as to assist disabled and dislocated workers and youth in launching small businesses. The first three models presented are geared toward helping female urban, suburban, and rural entrepreneurs (developed by Monroe Community College, the Wayne/Finger Lakes Board of Cooperative Educational Services, and Genesee Community College, respectively). Other examples include a minority entrepreneurship model (developed by the Rochester City School District), entrepreneurship for the disabled model (developed by Rochester Institute of Technology),

and a youth entrepreneurship model (developed by the Finger Lakes Regional Education Center for Economic Development). Each model includes an introduction, a summary of additional critical points; and sample press releases, memos, and questionnaires.

Jellison (1983b) describes nine successful community college programs for small business management training in terms of their college and economic context, purpose, offerings, delivery modes, operating and marketing strategies, community outreach, support services, faculty and staff, evaluation, and future directions. Model programs are offered by Albuquerque Technical-Vocational Institute (NM), which provides individual assistance to businesses, evening and weekend workshops, day and evening courses, and a certificate program; Cuyahoga Community College (OH)*, which offers a full-service associate degree as well as short, noncredit workshops; Daytona Beach Community College's (FL) Center for Small Business Development, which offers a comprehensive system of educational and support systems utilizing community and college resources; the Rural Business Institute of Genesee Community College (NY), which provides on-site consultation services; Lane Community College's (OR) Business Assistance Center, which stresses practical skills training, services to small rural businesses, and farm business management; and Saddleback College (CA), which features an entrepreneurship program and a workshop series on starting a business.

An instructor's guide (AACJC, 1983a) explains uses of a handbook for older adults. It explores some financial and emotional concerns of this population and offers suggestions for teaching adults who are 55 and older about running their own small business.

Small Business Administration officials developed a guide based on evaluations and field

tests of a 1983 seminar. Organizational details on seminars as well as actual meetings and evaluation procedures are followed by training outlines for six topics: business planning; marketing and promoting businesses; financial management; record keeping; law, taxes, and insurance; and home-based businesses. Each training outline lists goals, objectives, handouts, equipment needs, and the agenda for discussion. Finally, a budget checklist, sample registration form, and seminar evaluation forms are provided (AACJC Small Business Training Network, 1983).

The Ohio Veterans Entrepreneurial Training Program (1990) a 2-year pilot training and education project, was conducted by a consortium of seven two-year colleges, for the purpose of assisting veterans who were interested in owning and operating their own small businesses. Veterans were recruited through more than 2,500 recruitment packets distributed through Ohio Bureau of Employment Services offices and public relations activities of the colleges. A curriculum was developed for use by all the colleges, and 108 veterans (16% disabled) began training; 84 veterans completed the program (78%).

Participants of this Ohio effort ranked their initial training programs very highly; 37 percent had started a business venture by program completion, with 18 percent expecting to start a business within six months. In all, 60 small businesses were generated. The project also fostered links with financial institutions, networking with chapters of the Service Corps of Retired Executives (Score), networking between colleges, and collaborating with the United States Small Business Administration. Veterans also reported experiencing an increased sense of self-worth and self-fulfillment (Stark Technical College, 1990).

Administered by the Economic Development Group (EDG), an entrepreneurial center

that employs 45 training consultants and support staff who travel throughout their service district to help businesses remain competitive, the EDG offers short- and long-term intensive training, helps firms reduce start-up time, and provides affordable services. The program is designed to develop jobs, train the work force, and accelerate economic growth in businesses and in the community. EDG components include two new business incubators, a marketing center for the products and services of Iowa businesses, a procurement center to assist small businesses in obtaining federal contracts, and continuing education and contract training divisions. The EDG has resulted in the formation of flexible training partnerships with such industries as the Firestone Tire and Rubber Company (Collingwood and others, 1989).

Small business incubators are facilities that provide opportunities for small businesses to reduce some of the risks involved in operating through shared services; reasonable rent; access to support services; and access to financial, managerial and technical assistance. A guide prepared by Montgomery and others (1989) presents information on incubator classification, funding methods, operating techniques, and two-year college involvement in the formation of working business incubators. The guide also provides a list of possible funding sources.

A report of several programs in Illinois, published by the Illinois Department of Commerce and Community Affairs (DCCA) and edited by Lamb (1987), describes various efforts in that state to prepare people to own and operate their own businesses. The DCCA has developed a number of programs to assist small businesses with training for start-ups, expanding employee training, obtaining capital, acquiring government contracts, and managing technology training. Complementing these efforts are the Illinois community

colleges, which provide training to both potential and current entrepreneurs. Counseling and assistance are thus offered by the department, and training is available through the colleges.

This sourcebook presents several case studies and descriptions of possible funding sources. Despite considerable variation, the program components have much in common: a recruiting process for enlisting eligible people; a participant management screening mechanism to select individuals with potential commercial or technical skills; a business management training component that provides structural training experience with competency-based success benchmarks; a mechanism for start up assistance, including access to financial help through local revolving loan funds and community economic development funds; and a system of follow-up assistance and continuing support for the new business.

Where the number of participants are specified, the programs range from 23-60 individuals. One description is worth a fairly lengthy quotation because it exemplifies the spirit as well as the intent and outcomes of these programs.

> Cabrini Green Housing Project, Chicago, Illinois
> The Cabrini Green Legal Aid Clinic of Chicago received a $26,000 grant from Chicago's Department of Human Services for a program teaching youth, ages 18-25, ways to earn income as alternatives to gang participation. The program's duration is twelve weeks and includes job seeking skills, information on investments such as certificates of deposit and mutual funds, real estate purchasing and building rehabilitation principles and entrepreneurship training.
>
> Participants also receive instruction on how to formulate a business plan, how to obtain financing, and receive technical assistance as needed. Four weeks ... are devoted to entrepreneurship training in which the class meets four evenings each week. Participants are taught to put together a business plan and the reasons for it. The project uses guest speakers from the banking, accounting, insurance, and legal professions.
>
> As the training begins, five hundred dollars is deposited into a checking account for each of the fifteen class participants, with the class leader

> maintaining the checkbooks. Checking account funds can only be used after completion of a sound business plan and must be used to obtain start-up equipment. All businesses are started out of the home.
>
> The sessions have filled quickly as prepared handouts, referrals, and word-of-mouth spread the program's success. Two businesses were started as a result of the first session training. One young lady started a business making dolls. She used the $500 stipend to buy raw materials necessary to begin operation. During the Christmas season, she received more orders than she was prepared to handle but worked to meet all deadlines...
>
> Two men in the class prepared a business plan to start a snow removal business. The intent of the participants was to continue as landscapers in the summer to keep the business operating year round... Other businesses which have started as a result of the program include a candy store, a Tupperware business, a neighborhood food pantry, and a sno-cone business. Thirteen businesses have been started by class participants. Twenty-three people have graduated from the program, and fifteen are enrolled in the third year's class (Krieger in Lamb, 1987).

One of the interesting features of this project is that the focus appears to be on individuals rather than on institutions or small businesses. The result of both approaches may eventuate in the same "goal"--economic development for person and institution, but the approaches differ.

Special Targets

Some programs target specific groups--for example, The Minority Business Enterprise Project (MBEP), (Burks, 1988: Jones, 1989). Funded jointly by the United States Department of Commerce's Minority Business Development Agency (MBDA) and the American Association of Community and Junior Colleges (AACJC), two subcontractors were also involved in operating this $444,000 grant: Opportunities Industrialization Centers of America, Inc. (OICA) and SER/Jobs for Progress, Inc. (SER).

The major roles of these subcontractors were to provide local planners with strong feeder

systems in order to recruit minority youth to participate in the business awareness sessions, as well as to promote access to existing resources for use at the end of the project. The project's overall purposes were to provide business activities for minority youth and to build the skills of current minority business owners in order to assure their continual development.

Burks' report describes activities of the 20 member institutions that received grants of $10,500 to $12,500 during the two years of the project's operations. Project success appeared to be linked to program leadership, institutional commitment, broad-based advisory committees, faculty involvement, and project design. Interviews with project participants and directors led to several recommendations, some of which can be generalized to other projects: secure funding for a minimum three-year cycle: begin grant cycles July 1 and conclude by June 30; allow ample time for both planning and implementation; avoid subcontracts not approved at the time of the grant award; mail out requests for proposals (RFP) rather than invite colleges to participate; base the number of participants to be served on available population and resources; provide management training for youth who have been identified as having entrepreneurial interests; provide technical assistance and one-on-one counseling for minority business owners; establish a clearinghouse function to maintain a reservoir of minority business management materials; and secure partnership information exchanges on a regular basis.

Confederation College's (Ontario, Canada) Northwest Enterprise Center (NEC), described earlier, delivers entrepreneurship training programs at satellite projects throughout Canada as well as in several foreign countries. Many of these programs have evolved since the first pilot project in 1983-84, and have given rise to other new programs. Brief

descriptions of some of the programs follow:

Small Business Owner Development (SBOD)/ Small Business Development (SBD)(1983-92) was designed for independent business owners striving to improve their operations, it consists of a series of seminars, workshops, problem-solving sessions, staff training and on-site business advisory sessions.

Entrepreneurship For Women (EFW) (1984-85) was a 10-month project consisting of seminars and on-site consultations, to provide women with the skills and knowledge necessary to start and succeed in their own businesses.

Creating Enterprise for Women (CREW) (1985-90) was a 22-week program targeted primarily at women interested in small business ownership. It provided participants with a chance to explore business life while developing both life skills and business skills.

Sales Beyond the Basics (1985-86), an intense one-day sales training session, was aimed at the professional salesperson who wished to hone his/her selling skills. It covered the selling cycle, qualifying, questioning and handling objections, and closing the sale.

New Enterprise Training for Profits (NET/PRO) (1985-86), a learning package, was purchased by the Center to test the market needs and program

requirements for "preventure" training. It led the participants from dreaming about being in business to launching their own venture.

Small Communities Arts Management Program (SCAMP) (1986-88) was designed to assist young people (ages 18-24) from across northwestern Ontario to acquire the skills necessary to organize and present arts programming and performances in smaller communities. It consisted of seminars, practical experiences, and 14 weeks of placement with arts-related organizations across the province.

Starting Right the First Time (SRFT) (1986-89) involved weekly seminars, audio-visual and print materials, and exposure to community professionals who impart valuable information to assist participants to be better prepared and realistic before starting their businesses.

Development Opportunities for Women (DOE) (1987-88) was designed for women out of the workforce who wished to make a successful transition into today's highly competitive job market. The 78 percent success rate was due largely to the highly individualized training plans and a supportive group experience.

Small Business Employee Program (SBEP) (1987-88), modelled after SBOD,

was designed for employees of SBOD clients, to ensure a common sense of direction and depth of skill throughout the organization. A 10-month series of seminars and workshops was developed to enhance communication, customer service, and small business knowledge.

Polestar (Community Economic Development Initiatives-CEDI) (1988-92) was a special community development project designed to assist social assistance recipients in either starting their own small businesses or securing self-employment. Participants were exposed to an entrepreneurial/life skills training program that involved business management, host placement and the development of a business plan. Several Polestar projects have been launched over the years, each with an average of 20 participants.

Youth, Inc. (1988-90) was designed to heighten the interest of high school students in business ownership. Students meeting for an intensive weekend of training, took part in seminars on such topics as marketing and finance, and were actively involved in group workshops creating businesses on paper. (Clayton, 1992, pp.19-21)

The South Carolina Veterans' Entrepreneurial Development Center is funded through the Department of Labor and the Small Business Administration's Office of Veterans' Affairs. Veterans were selected for program participation on the basis of motivation, possession of a marketable skill, and ability to secure a loan. Six technical colleges provide training as well

as counseling services.

Another targeted program features unemployed or underemployed low income women who receive Aid to Families with Dependent Children or other welfare subsidies. Since female AFDC clients, by definition, typically do not have access to start-up capital, or adequate loan collateral, a primary interest of the Women's Economic Development Corporation (WEDCO) in St. Paul, MN, is to increase participant access to capital. WEDCO maintains specific banking relationships to benefit client's loan packaging, a separate loan fund for both client loans and guarantees, and a Growth Fund for expanding capital in existing businesses that have been WEDCO clients (Lamb, 1987).

Needs Surveys

Whether by written questionnaire or telephone interviews, surveys of community needs frequently provide information to assist the development and implementations of entrepreneurial programs. In Seattle (WA), five community colleges*, two vocational technical institutes, and the Washington State Department of Employment Security undertook a project to collect nationally available information on current research and successful practices that assisted small businesses. A survey of local King County resources for small businesses was conducted and a pilot plan for working together to improve services to small business was developed. Two consultants worked with the consortium and a 12-member business advisory board during a five-month period on these objectives. At the project's end, the consortia had information on the reasons for small business failures, reviews of 28 model programs and in-depth reports on three, a survey of the educational programs offered for small businesses by all the county's state-supported community colleges and vocational

schools; and reference manuals of local and state/national resources. Finally, the consultants recommended six specific goals toward which the consortium should work during the following years (Belcher and Hutchinson, 1986).

Another survey was conducted at William Rainey Harper College (IL) to determine the feasibility of offering a new degree credit program in Small Business Management (Seeck and Lucas, 1988). All 3,170 students who had formerly taken a non-credit seminar in the college's Small Business Department in Continuing Education were surveyed regarding their interest in small business management, the likelihood of their enrollment in the proposed program, scheduling preferences, reactions to the proposed curriculum and degree requirements, and interest in serving on the advisory board or as faculty for the program. Based on a 10% response rate and the assumption that non-respondents were not interested in the program, it was estimated that the new program could attract 130 students per semester and would, accordingly, be extremely feasible.

Financial Assistance

One area that has received much less attention than others in the extant literature deals with loans and special funding. A notable exception to this paucity of written material was a 1988 program at Joliet Junior College (IL). Initiated as a Set-Aside Loan Pool, this project was designed to provide entrepreneurs, who traditionally would not be able to obtain a small business loan because of their lack of equity, with an alternate source of funding. Ten financial institutions were contacted and solicited for contributions to a Loan Pool. Over the next five months, follow-up contracts were made to encourage participation and address bankers' reservations about making the contribution as a grant rather than a loan. The size

of the requested donation and the fact that monies received from a bank might not be loaned to an entrepreneur from that bank's geographical area were some of the obstacles that the project addressed.

Several activities were undertaken during the first year of the project. The Loan Pool was established and institutionalized through a $5,000 contribution from one local financial institution; application processes and materials were developed and field tested; announcements of the project were publicized; mechanisms for new and expanded partnerships with local financial institutions were developed; a service incubator for entrepreneurs was established; and one round of loan reviews was conducted, although no loans were issued. The report of this project includes a formal prospectus on the Loan Pool as well as a description of JJC's Institute of Economic Technology, the administrative department within the college that is responsible for all JJC's economic development activities and that combines its six separate centers for economic related services into one umbrella operation (Mihelich, 1989).

In an effort to stem a rising unemployment rate in its service area, Colorado's Pueblo Community College (PCC) joined with local community leaders and the Pueblo Economic Development Corporation to explore feasible, practical, and workable assistance models that would foster the retention and development of small businesses. Numerous economic development models were reviewed and a comprehensive community study was conducted for use in the development of the model initiative--the Pueblo Business Assistance Network (PBAN). PBAN provided a unified network of services from the community and consisted of four major assistance groups: an intake and assistance center, which received 183 requests

for assistance and helped 23 businesses either to open or to expand considerably; a non-profit, cooperative, volunteer assistance group, which provided in-depth assistance by practicing professionals: a seed/venture capital assistance fund, designed to render financial assistance to any new or existing small business that is based in Pueblo County and that would create jobs via the exportation of goods and services; and the Business and Technology Center, an incubation facility providing affordable technical assistance and low overhead costs to new small businesses. PCC's efforts to alleviate the unemployment problem in its service area have also included expanded and innovative programs and services that are geared towards the training or retraining of the local labor force. (Zeiss, 1984)

Outcomes

Exhortation is a hallmark of much of this ERIC literature, just as it is in other areas where individuals write about issues that concern them. Presentation of outcomes--numbers, figures--are less evident. A major exception to this paucity is reflected in four 1986-1988 reports by the Illinois Community College Board, which delineate the significant impact that economic development grants have had on Illinois' economy. Illinois' economic development grant activities in 1985 involved 38 community college districts, and resulted in over 22,000 potential and current business people being served through entrepreneurship training. By 1988, Illinois community colleges had assisted nearly 5,700 newly established and existing businesses (ICCB, 1988). The state network of community college business centers and economic development efforts assisted in creating and retaining 38,424 jobs, starting or expanding 113 companies and retraining 140 companies; provided customized

training for 1,468 companies through 2,164 courses; conducted 1,819 entrepreneurship workshops and seminars and provided small business counseling and management assistance; helped obtain $35,599,616 in contracts for Illinois businesses; and helped establish or operate small business incubators or centers that provided special facilities, training, and services. In addition to these primary activities, the colleges helped operate labor/management councils, provided quality control training, and offered training and job search services for persons seeking employment.

Other outcome indicators are contained in a report from Johnson County Community College (KS)* (Conklin, 1992) where employment and salary projectors and placement information for the greater Kansas City area, the state of Kansas, and the nation were presented. Business entrepreneurship was one of the 39 occupations cited.

The Meyers Center for Small Business at Pueblo (CO) Community College assists entrepreneurs in operating existing businesses and developing new businesses (Zeiss and Halloch, 1987). Telephone surveys by this Colorado center to 268 clients (117 of whom responded) found that 23 were still considering starting businesses, 32 did not intend to start a business, 6 had started but then closed their businesses, and 56 were operating businesses. Thirty One (31) of the businesses were in operation before receiving center assistance and 25 began after receiving assistance. The 56 operating businesses represented a total of 127 full-time and 38 part-time jobs, with 28 firms expecting to hire more employees; the combined local area annual salaries of actual jobs represented by respondents tallied $2,167,244; the combined survival rate of existing and new small business surveyed was 90.3%--360% above the national survival statistic rate; and the Center had contributed directly to the creation of

57 new small businesses and to the survival of 71 existing small businesses.

Summary

This literature review has highlighted certain areas involving entrepreneurship programs in community colleges. Some of the documents reviewed describe the college's well-established function of serving business and industry by providing better pre-services or continuing education for persons entering the labor market or seeking skills upgrading. A focus on student development, however, is much less emphasized, than is the college's efforts in economic development. This eventuates in businesses becoming a major consumer of college services, and the focus on business rather than the individual is most marked.

At least two omissions stand out: the absence of a national database and the general absence of objective evaluations. This is compounded by the fact that both the states and the individual colleges take different approaches in examining their programs. And to repeat a caveat: some of the programs noted here are not currently operating, while others, about which there is no literature available, are undoubtedly extant in colleges throughout the country. The entire area is ephemeral, with programs functioning as part of the college's broader involvements in continuing education, pre-baccalaureate studies, or occupational training. The programs start and stop capriciously, depending on funding and on the vigor of their directors. However, as seen in the literature, the American community colleges in general are involved in entrepreneurship education.

The Interviews

Selection of colleges for interviews was made by listing the nation's large cities with high minority-group populations and identifying the community colleges serving them. The staff called the colleges asking to be referred to the person who could respond best to questions of the college's involvement in entrepreneurship training. In most cases the head of continuing education was the contact. In some, a dean of instruction or the chair of the business or occupational division responded.

Questions were solicited regarding the magnitude of college involvement in entrepreneurship training, with emphasis on program organization, funding, clientele, collaboration, and perceived need. Around forty usable responses were retrieved, as summarized in the table, Findings.

[table here]

District or College	Regular Credit (CR) Non-Credit (N)	Organization	Special Groups Served?	Funding	Collaborations	Length of Time	Certificates	Special Emphasis
Three of the nine colleges in LACCD: L.A. City College East L.A. College L.A. Pierce College	CR	Business Dept.	No	College ADA	None	62 hours 30 hours	Associate of Arts; Certificate	Small Business Owners or Employees
Houston CCD	N	Supplier Training Consort/College Without Walls	Inner City; Retirees	Fortune 500 Cos.	Fortune 500 Cos.	48 Weeks	Certificate	Prepare Suppliers to Corps.
Southwest College (TX)	N	Free Enterprise Center (Adult Education)	No	Fees & Grants	Private local business	120 hours	Certificate	Incubator & Small Business Management
Maricopa CCD	N	Dept. of Business & Marketing	No	SBA & District	Small Bus. Association	One Day; 90 hours	Certificate	---
San Diego CCD	N	Economic & Career Dev. Division	Inner City; Displaced Workers	-----	Local Community Agencies; State	165 hours	Continuing Education	---
Seattle CCD	N	----	Minorities; Small Business Owners	Outside Contractors	None	---	Certificate	Entrepreneurial Ed.
Springfield Tech (IL)	N	Continuing Ed.	No	Tuition	None	3-4 sessions each course	Certificate	---
Essex County College (NJ)	N	Women's Center	Women; Children; Minority Contractors	Tuition & State & College	---	---	---	Entrepreneurial for children
Johnson County Community College (KS)	N	Small Business Development Ctr.	No	Federal, State, College	No	---	No	Consultantships
Community College of Denver (CO)	CR	Business Dept.	Hispanics	Federal, State	No	60 units; 30 units	Associate of Applied Science;Certificate	Internships; Loan Connections
Lorain C.C. (OH)	N	Continuing Ed.	No	Tuition	No	30 hours	No	Business Startup
Indiana VoTech, Gary	N	Continuing Ed.	No	Donations; Volunteers	No	----	----	Incubator
LaGuardia C.C. (NY)	----	Center for Economic Dev.	No	State	Numerous local agencies & Associations	Various, from 6 hours to 4 weeks	No	----
Chattanooga State Tech. College	N	Bus. Division & Continuing Ed.	Women & Minorities	College	----	----	No	Loan Connections
City Colleges of Chicago	N	Continuing Ed.	No	Fees, State	None except for a partnership with a local business to offer a Small Business Development Certificate at Wright College		Yes, but it is only at Wright College	Writing Business Plan, Small Bus. Dev., Promotion & Advertising

District or College	Non-Credit (N) Regular Credit (CR)	Organization	Special Groups Served?	Funding	Collaborations	Length of Time	Certificates	Special Emphasis
Bunker Hill (MA)	N	SBA	Minorities	Tuition	Community Groups &	3-4 weeks	No	New Bus. Dev.; Bus. Expansion
State CC, East St.Louis (IL)	CR	College Dean	Teachers	State & Private	Illinois Institute for Entrepreneurial Education	60 hours	No	Prepare Teachers to Teach Entrep. Ed.
Peralta CCD, Oakland (CA)	CR	Small Business Development Center	No	State& local contracts	California Trade & Commerce Agency	52 hours	No	New Business Dev.; Business Expansion
St. Louis CC (MO)	N	Project Work	Minority Women On Welfare	College	No	30 hours	No	Business Plan & Loan
Hudson CC, Jersey City (NY)	N	Center for Business and Industry	No	SBA;Private; Tuition	NJ Department of Commerce	3 hours to 20 hours each	No	
Mercer County CC (NJ)		Small Business Development Center		SBA; State			No	
CC of Philadelphia	N	Business and Industry Training Division	No	Primarily Fees	No	30 hours	No	Small Business start up
Macomb County CC (MI)	N	Continuing Ed	No	Fees			Yes	
El Paso CC (TX)	N	Small Business Development Center	High School Students	SBA;College	No	30 hours	CEV	
City College of San Francisco	N	Small Business Institute	No	College	No	72 hours	Yes	Small Business start up
Kingsborough CC (NY)	N	Small Business Institute	No	Federal & State	No			Accounting Cash Management
Miami-Dade CC	N	Liberty City Entrepreneurial Education Institute	No	Federal & County	Community Groups	80 hours	Yes	
15 California CCs	N	Community College Small Business Development Center	No	State	California Trade and Commerce Agency			Consultants; Referral

As the table indicates, entrepreneurship training is widespread. However, no consistent program type emerged. Furthermore, the community colleges in a few large cities had little or no involvement with it. These include:

Chicago: City Colleges of Chicago

Kansas City: Metropolitan CCD

Cincinnati: Two-year colleges affiliated with the University of Cincinnati

Cleveland: Cuyahoga CCD

New Orleans: Delgado CC

Passaic (NJ): Passaic County CC

Detroit: Wayne County CC

Baltimore: Baltimore City CC

These findings are not conclusive, however; it is possible that the Center staff failed to contact the people who knew about entrepreneurship training in those colleges.

Other Community Agencies

Many community agencies have come forth to provide entrepreneurship training or loans to people who run businesses but who have insufficient collateral to qualify for bank loans. In Los Angeles alone these agencies include:

1. RLA Community Corp;
2. Community Financial Resource Center, organized by bankers, city officials, and community organization;
3. Southern California Business Development Corp, a consortium of banks;
4. SEED Inc., a program of the Roman Catholic Archdiocese
5. Pacific Coast Regional Small Business Development Corp;
6. FAME Renaissance program, organized by First AME church with corporate funding;
7. Los Angeles Women's Entrepreneurial Fund;
8. Coalition for Women's Economic Development, assisted by the SBA.

These types of organizations function primarily as lending agencies but also concern themselves somewhat with training activities. Frequently the award of a loan is contingent on the borrower's participation in a training program that may function for as little as an hour a week. The loan amounts usually are in the range of $5,000 although some may go up to as much as $150,000. The training programs are typically not provided in association with the local community colleges but are coordinated by the lending agencies themselves, drawing upon their own staff members, volunteers, and consultants.

These agencies suggest one area of difficulty for community colleges to get involved in entrepreneurship training. The entrepreneurship activities are most successful where they are

coordinated with a loan program. Small business owners and aspirants are considerably more likely to participate in training activities if they can perceive tangible benefits such as business loans as a part of such participation. As one college president responded, "If there isn't any tie into getting money then interest is low because entrepreneurs are already working long hours." However, the community agencies, already established with their own loan programs and training activities may not welcome the participation of another player. One official said, "There is a little bit of skepticism regarding the community college role in attracting welfare, long term unemployed clients on the part of the micro-enterprise groups." Working with the welfare clients and long-term unemployed may be seen as the community agencies' turf. Few community colleges have reached out for such clients.

Where the colleges have become involved in entrepreneurship training, collaboration with community agencies has frequently been part of their program. These collaborations may be rather tenuous, as in one city where the community agency operates the training and loan program and the community college is listed as a "joint sponsor." In another city, the program is run by the local high school with the community college providing the building where the training activities take place. However, several such collaborative efforts function as a result of community agency and community college collaboration and planning, monitoring, and training. Some of the colleges report programs functioning in association with as many as half a dozen separate community agencies. LaGuardia Community College, part of the City University of New York, offers training programs in association with the Metropolitan Transportation Authority, the Long Island City Business Development Corporation, and various business associations and Chambers of Commerce. The college's

Urban Center for Economic Development is the coordinating agency for numerous small business training seminars and business startup activities.

Independently Organized Programs

Several colleges report that they provide entrepreneurship training on their own. These types of programs are quite small and usually operate through the college's continuing education division. The courses that they offer do not carry college credit and are expected to be self-supporting. The participants are usually asked to pay a small amount, but it is never enough to cover the costs. The programs are funded by extramural grants or by college funds appropriated for the purpose.

The scope of these programs is varied. The community colleges often offer one-day seminars on business law, marketing, licensure, management, record keeping, planning, and the like. Each seminar is discreet although they may be linked together in a series of workshops. For example:

> A college in Gary (IN) offers one-day seminars with volunteer speakers as the trainers. They ask for a $5 donation to help cover lunch.

> A college in Lorain (OH) has a thirty-hour course in starting a small business that costs the participant $94. They also provide one-day workshops occasionally on individual topics.

> A college in Chattanooga (TN) provides one-day workshops on marketing, tax preparation, and similar topics.

But these types of exercises are sporadic, depending on the extent of funding. As one

college's Continuing Education director put it, "We don't offer those types of courses because we can't collect enough tuition money to pay for them and we would need a sponsor to pick up the cost."

Some of the colleges coordinate their entrepreneurship training through centers and institutes that have been funded by grants from governmental agencies. A few of these are listed below.

> Kingsborough Community College (NY) has a Small Business Institute offering courses in accounting, financial analysis, cash management, etc. Individuals can receive advice regarding business problems.

> One-on-one consultant services are provided by Johnson County Community College (KS) through their Small Business Development Center, funded by a combination of federal, state, and local funds. Serving some 350 clients per year, they offer short workshops but also visit clients who ar operating small businesses from their homes. They also contract with other consultants.

> The Small Business Center at El Paso Community College (TX) has a listing of more than sixty Small Business Management seminars ranging from assessing personal finances to how to start a mail order business. Seminars on tax laws, cash flow, and marketing are part of their program.

> The Small Business Entrepreneurship Program operated by St. Louis Community College (MO) began as a Small Business Development Center but is currently self-supporting. They provide short workshops and series of seminars totaling as much as seventy hours on such topics as selecting a location for a small

business, managing personnel, and managing finances. One of their programs that is targeted for minority women on welfare includes thirty hours of entrepreneurship training. At its culmination, the women who have developed business plans can apply for and receive up to $5,000 in loan funds to start their own businesses. The college also offers a special certificate in small business entrepreneurship to people completing a 39-hour course which includes topics such as how to purchase a franchise, negotiate a lease, understand cash flow, and keeping records. Collaborating with the internal revenue service, the college has offered one-day workshops in taxes and record keeping at a cost of $19.50 to the participants.

> The Community College of Denver (CO) has conceptualized an Hispanic Entrepreneur Training Program which would enroll small business aspirants drawn predominantly from the Hispanic community. Funding has been provided from the Colorado Governors Job Training Office. One feature of this program is that it is connected with the business department of the college and offers one-year certificates in Small Business Start-Up or Two-year Associate of Applied Science degrees in Hispanic Entrepreneurship.

> Miami-Dade Community College (FL) has developed a Liberty City Entrepreneurial Education Center which offers an eighty-hour program leading to an Applied Entrepreneurship certificate for which three continuing education credits are awarded. Curriculum includes business planning, marketing, financing, accounting, and franchising. This Center also has a set of

workshops and seminars that include twenty different short courses. Beginning in 1989, in its first four years the Center served nearly 200 clients, more than half of whom were not yet in business.

> The Houston Community College System (TX) has a Small Business Development Center and an Incubator program that provide services to fledgling enterprises. Funding has been provided by major corporations in the area and a certificate is awarded after a one-year training exercise.

> The San Diego Community College District (CA) has a program that was initiated at the request of local business and marketing advisory committees. The program offers short-term courses varying in length from 15 to 27 hours in such topics as starting your own business, marketing, record keeping, insurance considerations, and developing a business plan.

> The Seattle Community College District (WA) program offers non-credit, continuing education classes in business planning, cash flow, attaining government contracts, and the like. The program originated as a Small Business Development Center.

To summarize the findings, the colleges' involvement ranges widely. A classification from highest to lowest involvement might be:

Fully-integrated Program. College provides entrepreneurship training through two-year college credit associate degree program; one-year certificate program; ad hoc workshops. State and local funding provide the resources for the program.

Institute. College has a self-standing institute or center that provides non-credit training through workshops; consultants; small business incubator. Funded by grants, fees, and special projects.

Ad Hoc. Entrepreneurship training is within the purview of the college's continuing education division. Workshops are presented as a program coordinator senses need or as a community group requests. Funded by fees.

Types of Courses Provided

Writing a Business Plan
Small Business Accounting
Marketing Advertising
Obtaining Financing and Loans
Starting a Specific Business (Mail Order; Day Care)
Income Tax Preparation
Business Licenses
Customer Satisfaction
Process Monitoring
Record Keeping
Legal and Insurance
Franchise
Internship
Cash Flow Management
Accessing Government Contracts
Pricing, Profit and Loss
Distribution, Promotion and Sales
Your Competition
Managing Personnel in Small Business
Selecting a Location
Equal Opportunity Law
Contact Administration

Summary

The education community was not involved in preparing SB.862 and for the most part has not been apprised of its existence; hence the education associations have not made their views known to the concerned Congressional staff.

A few colleges offer entrepreneurship training programs leading to associate degrees or certificates. These are funded as regular college credit programs with state aid, college funds, and tuition forming the budget.

Most functioning programs in entrepreneurship training are offered as non-credit, continuing education exercises, fully funded by extramural sources. Student fees are never high enough to cover more than a small percentage of the program costs.

Most of the programs involve collaboration with other agencies, public and private. Some state agencies assist in funding, as do some local community agencies and some corporations.

Whether or not the collaborations include funding, they do assist with publicity, consultants to teach in the programs, curriculum recommendations, and student recruitment.

Some of the colleges have formally constructed centers for entrepreneurship training. These invariably involve collaborative efforts with other community agencies and corporations both for funding and for the training exercises themselves.

A few of the programs are organized to serve particular groups such as minorities or women. Some emphasize referrals or provide consultants to people who have already started a business and need help in continuing.

Many issues of territory and control act to limit the nature of community college

involvement in entrepreneurship training. In some areas the four-year institutions collaborate with community agencies in developing business incubator or small business centers. In others the competition comes from community agencies set up and funded apart from the community colleges.

The nature of the program is sometimes dictated by the level of sophistication of the prospective students. Short courses may be offered for people who know practically nothing about operating their own business; small business incubators may be provided for those who have started a business but need continual monitoring and assistance; courses in leasing, marketing, and elements of management, along with loan procurement and capital generation may be provided for those who already have considerable experience in small business operation.

Most of the instructors for entrepreneurship training are found from among experienced business people who are brought in on an ad hoc basis. Many entrepreneurship programs solicit business people, tax experts, bankers, and the like who serve as unpaid consultants offering advice to entrepreneurs on a one-to-one basis or teaching classes for a few hours at a time. Very few of these people have had any formal preparation in pedagogy.

Exceedingly few follow-up studies or assessments of impact are being conducted by the program directors or the college research offices. The program managers operate on apparent interest as indicated by the number of people showing up for the workshops, interest that is stimulated by the amount of publicity that has been generated about the program. In those colleges where the entrepreneurship training courses are advertised through the continuing education schedule that goes to every home in the district, interest is

high. But where the program has to develop its own flyers and mailing lists, a gap in reaching potential clients appears. Here is where the collaborators are useful as they assist in publicity along with providing volunteer instructors and some funding.

The community colleges in several large cities have minimal or no involvement. A list of these is provided. However, entrepreneurship training may be available in those cities since four-year colleges and other community agencies could be providing it). The contact persons in several of these colleges indicated that entrepreneurship training was a need in their area and that they were developing or would like to develop programs.

A few of the colleges have programs with courses organized and presented in varied series with a certificate or degree offered at the end. Many of the colleges offer courses sporadically; to call the set of courses a program is rather a stretch of the term. These ad hoc exercises may rise and fall with vigor and interest of a continuing education director or college group loosely organized into a center of interest. Similarly the local community private industry councils, small business associations, and various public and private agencies may be more or less supportive of and willing to initiate presentations in the entrepreneurial education.

Program expansion was not considered a crucial need. Some of the people contacted said that they could expand, that there was a need, that if money would become available they would offer more. But most felt that they were doing all they could do under the circumstances and did not reach out when asked if expansion were desirable.

The funds needed to expand such programs are quite modest. Numbers ranging from a few thousand dollars to $15,000 per year were mentioned as what would be needed to

present more courses, advertise the course availability, conduct follow-up studies, and employ enough part-time staff to sustain an interest in the area. However some of the program managers contacted were more ambitious, suggesting that funds in the area of $100,000 to $200,000 per year could be used for staff to expand the programs into various locations around their service area. A few even mentioned a desire for one million dollars or more to support a building to house their center.

University-based programs are not competitive with community college programs. The universities tend to serve people operating large businesses but are less likely to be involved with entrepreneurship training for small-business owners or managers.

Recommendations

What might the Foundation do? If SB.862 passes, it becomes a natural front for the Foundation to follow in supporting collaborative activities and program development. If it does not, the Foundation will have to make decisions about whether it wants to sponsor programs in this area on their own. In the latter case, the Foundation could invite some of the colleges in the cities where entrepreneurship training is particularly needed and where the colleges have already tilted somewhat in the direction of showing interest in developing such programs, either by themselves or in collaboration with other agencies.

It will take some financial incentive to get the colleges involved. The colleges go where the money is; that is why contract training with big companies is something in which they are deeply involved. According to the director of the League for Innovation in the Community College, a survey of only a few of their members found nearly 50 million dollars in contract training programs underway, all funded by local industries. The American Association of Community Colleges too, has for years emphasized corporate connections and responses to state economic development agencies.

The community colleges would welcome a Foundation-sponsored program that provided them with an incentive to organize entrepreneurship training, which they fully understand fits exactly within their mission. They have experience in serving disadvantaged populations; every large city has a community-based community college within its boundaries. Open access has been an institutional hallmark.

The colleges would have to be invited to build entrepreneurship training efforts on a self-supporting basis. That is, the effort of trying to encourage the colleges to reorganize

their credit curriculum or to involve their traditional faculty members would be not worth what it would cost to bring them to the position of supporting entrepreneurship training. Bringing in their Business division faculty, for example, runs the risk of having the concept extended to large companies, thereby diluting the effect of what should be a targeted program.

The important consideration in working with and through community colleges is their constancy. Although curriculums and courses may shift, particularly when they are organized under the rubric of community services, a certain consistency exists. This is important because many of the entrepreneurship programs initiated by independent sources, while worthwhile, tend to have a rather sporadic or limited lifetime. Nearly all the extant programs function through continuing education divisions, which, like university extension divisions, are able to respond to specific functions within a relatively short time. Proposals could be invited for any number of specific activities including collaborative projects, business incubators, a continuing series of short courses, seminars, and workshops, combinations of training and loan programs.

One program that the Foundation might consider could be called Project Bank Account. Students in a number of identified high schools, selected by a committee on the basis of motivation and potential, could be designated as future entrepreneurs. The committees would inform the Foundation, which in turn would allocate a specified amount of funds to each designated student. This money would be put into the student's bank account, to be withdrawn after the completion of an entrepreneurship training program in a community college. These people then would have access to funds when they are ready to launch their

own careers.

Another program that the Foundation might consider would replicate in part the Veterans Guidance Centers established after World War II. The centers operated throughout the United States and were primarily housed in universities and colleges. Each veteran applying for government educational grants was interviewed and counseled vocationally and, if needed, psychologically. Tests were administered to determine interests and strengths, and on the basis of these interviews, tests, and the counselee's experiences, further counseling suggested appropriate career lines. The veteran was then given certain monies for books and expenses and the VA provided tuition and fees to the colleges and universities.

The Foundation could operate in a similar manner--setting up an organization in the college that would identify, counsel, and then train students who are deemed amenable for entrepreneurship training.

A further possible endeavor is a curriculum focus. A core or modular curriculum could be developed that would apply to all students in high schools and community colleges who might consider some type of entrepreneurship training at a later date. When students complete this core, they would receive counseling to determine their career interests and further curriculum would be designed and designated to help them realize their plans.

Finally, the Foundation could sponsor a research program that would eventually establish a national database on entrepreneurship programs in community colleges. The absence of this information is notable, and its desirability is most apparent.

Other recommendations might be offered for consideration by the Foundation. Whatever direction is taken, however, outcomes evaluations should be mandatory. It is important that

the Foundation and the educators know to what extent these programs meet their objectives. How well do these programs work? Should the programs be replicated? Are there other and possibly better approaches for meeting goals and objectives? Proper evaluation will answer these questions.

These activities would not be in the form of a general request for proposals thrown out to the field at large, but as invitations directed toward a specified number of institutions in certain areas. Such an endeavor could yield a number of programs in a relatively short time that would be beacons of what the colleges could do. They could develop curriculums jointly and sponsor similar-type programs across urban districts. Such curriculums could be subdivided according to the level of business involvement exhibited by the potential participants, curricular areas, and length of program, and could also tie in with direct loan programs so that the training and the funding for business start-up would be linked. Because of the community colleges' links to their community, the secondary schools, and postsecondary education, they are the appropriate venue.

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